



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [FIRST FINANCIAL BANKSHARES, INC.](#)

**City/State** [ABILENE, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [13,260,212](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST FINANCIAL BANKSHARES, INC.](#)

[400 PINE STREET SUITE 310](#)

[ABILENE, TX 79601](#)

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	13,472,951			11,444,750			11,869,509			10,022,138			7,878,633		
Net income (\$000) .....	116,466			113,297			227,562			202,032			164,812		
Number of BHCs in peer group .....	132			131			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.99	2.67	72	3.27	2.65	87	3.24	2.60	88	3.60	2.77	90	3.76	3.21	83
+ Non-interest income .....	1.06	0.96	61	1.20	1.11	61	1.19	1.04	64	1.36	1.21	62	1.37	0.90	78
- Overhead expense .....	1.75	2.17	20	2.05	2.24	40	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44
- Provision for credit losses .....	0.15	0.09	73	-0.06	-0.15	63	-0.01	-0.09	67	0.16	0.51	10	0.04	0.12	25
+ Securities gains (losses) .....	0.02	0	98	0.01	0.01	78	0.01	0.01	74	0.04	0.02	70	0.01	0.01	72
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	14	0	0	0	48	0	0
= Pretax net operating income (tax equivalent) .....	2.17	1.40	93	2.49	1.79	87	2.42	1.66	90	2.53	1.04	97	2.60	1.53	95
Net operating income .....	1.73	1.06	94	1.98	1.36	87	1.92	1.26	93	2.02	0.81	98	2.09	1.19	96
Net income .....	1.73	1.06	94	1.98	1.35	87	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.26	3.12	59	3.55	3.14	73	3.51	3.06	78	4.03	3.55	79	4.44	4.49	47
Interest expense .....	0.08	0.24	11	0.06	0.27	8	0.05	0.25	5	0.15	0.52	5	0.41	1.02	8
Net interest income (tax equivalent) .....	3.19	2.88	69	3.49	2.85	86	3.46	2.80	88	3.88	3.01	89	4.03	3.45	83
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.02	0.08	6	0	0.13	13	0.02	0.11	23	0.06	0.27	18	0.04	0.11	34
Earnings coverage of net loan and lease losses (X) .....	-237.57	-9.51	12	-1,844.49	4.52	2	275.11	39.72	94	84.09	22.91	89	120.50	22.46	87
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.22	1.17	60	1.17	1.39	33	1.18	1.23	47	1.29	1.58	33	1.25	0.94	81
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.15	60	1.16	1.37	35	1.17	1.20	48	1.27	1.55	33	1.24	0.93	80
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.43	0.41	57	0.56	0.63	50	0.58	0.49	69	0.81	0.71	64	0.61	0.56	63
30-89 days past due loans and leases / Total loans and leases .....	0.06	0.32	14	0.11	0.27	26	0.08	0.32	12	0.11	0.39	10	0.14	0.31	25
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	3.64	3.09	57	-2.35	-1.82	52	1.87	-2.33	61	-2.37	3.20	34	3.40	10.70	25
Net short-term noncore funding dependence .....	3.47	-1.79	72	-2.49	-8.21	68	1.69	-7.71	77	-2.59	-4.76	54	3.18	5.88	36
Net loans and leases / Total assets .....	43.99	61.60	12	43.02	59.81	10	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.65	9.08	87	11.10	9.11	89	11.13	8.98	89	11.86	9.13	93	12.60	10.39	86
Holding company equity capital / Total assets .....	10.02	10.04	48	13.95	10.88	89	13.43	10.71	84	15.39	11.16	92	14.85	11.37	93
Total equity capital (including minority interest) / Total assets .....	10.02	10.14	45	13.95	11.01	88	13.43	10.82	84	15.39	11.29	92	14.85	11.43	93
Common equity tier 1 capital / Total risk-weighted assets .....	18.50	11.90	96	20.05	12.69	96	19.35	12.42	96	20.79	12.38	97	20.06	12.50	95
Net loans and leases / Equity capital (X) .....	4.39	6.22	15	3.08	5.51	6	3.05	5.53	5	3.09	5.58	9	3.40	6.55	4
Cash dividends / Net income .....	39.23	34	57	35.18	25.30	71	36.30	28.27	66	35.88	42.30	40	38.31	25.65	71
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			93.20	
<b>Growth Rates</b>															
Assets .....	7.55	7.91	62	19.24	9.29	82	20.16	10.50	85	31.98	16.68	86	6.86	8.66	47
Equity capital .....	-22.75	-0.29	4	8.72	9.31	62	4.83	7.46	50	36.75	6.99	96	16.51	12.19	77
Net loans and leases .....	9.97	11.87	50	1.02	0.79	66	3.37	3.36	58	24.40	9.07	85	6.28	8.63	48
Noncore funding .....	26.24	10.50	72	21.76	-23.76	93	37.63	-14.79	94	17.21	-12.18	83	-15.08	4.16	25
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	3.86	27
Equity investment in subsidiaries / Equity capital .....	93.55	103.92	7	94.97	103.07	9	92.62	103.22	5	92.89	102.81	8	90.61	104.21	6
Cash from ops + noncash items + op expense / Op expense + dividends .....	17.28	116.54	19	22.24	130.64	10	110.92	154.48	34	112.64	147.24	39	125.47	152.31	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	132,647	133,302	271,615	263,283	224,505	-0.49	64.07
Income from lease financing receivables.....	9	12	23	36	50	-25.00	-80.00
Fully taxable income on loans and leases.....	130,393	131,013	267,523	258,396	219,507	-0.47	65.00
Tax-exempt income on loans and leases.....	2,263	2,301	4,115	4,923	5,048	-1.65	21.28
Estimated tax benefit on income on loans and leases.....	522	549	995	1,040	814	-4.82	-47.06
Income on loans and leases (tax equivalent).....	133,178	133,863	272,633	264,359	225,369	-0.51	62.65
Investment interest income (tax equivalent).....	71,973	55,987	117,361	108,832	97,669	28.55	42.91
Interest on balances due from depository institutions.....	641	370	730	939	1,794	73.24	66.06
Interest income on other earning assets.....	346	172	372	1,258	1,150	101.16	-12.41
Total interest income (tax equivalent) .....	206,138	190,392	391,096	375,388	325,982	8.27	54.96
Interest on time deposits of \$250K or more .....	201	429	729	1,398	1,538	-53.15	-17.28
Interest on time deposits < \$250K.....	310	497	879	1,861	2,323	-37.63	-16.89
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,825	2,329	4,097	9,859	23,261	64.23	31.71
Interest on other borrowings and trading liabilities.....	433	184	337	1,125	2,980	135.33	27.35
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	4,769	3,439	6,042	14,243	30,102	38.67	23.55
Net interest income (tax equivalent).....	201,369	186,953	385,054	361,145	295,880	7.71	55.90
Non-interest income.....	71,105	68,721	141,361	136,296	107,565	3.47	62.69
Adjusted operating income (tax equivalent) .....	272,474	255,674	526,415	497,441	403,445	6.57	57.62
Overhead expense.....	117,558	117,097	241,706	231,409	196,521	0.39	36.81
Provision for credit losses.....	10,132	-3,202	-1,137	16,048	2,965		175.70
Securities gains (losses) .....	1,679	813	815	3,633	733	106.52	123.87
Other tax equivalent adjustments .....	0	0	-1	0	1		
Pretax net operating income (tax equivalent).....	145,878	142,606	286,661	253,624	204,823	2.29	73.63
Applicable income taxes .....	22,264	22,129	44,409	40,331	33,220	0.61	38.24
Tax equivalent adjustments .....	7,148	7,180	14,690	11,261	6,791	-0.45	-45.26
Applicable income taxes (tax equivalent).....	29,412	29,309	59,099	51,592	40,011	0.35	0.85
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	116,466	113,297	227,562	202,032	164,812	2.80	112.32
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	116,466	113,297	227,562	202,032	164,812	2.80	112.32
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	116,466	113,297	227,562	202,032	164,812	2.80	112.32
Investment securities income (tax equivalent).....	71,973	55,987	117,361	108,832	97,669	28.55	42.91
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,460	0	81	176	490		287.40
Mortgage-backed securities .....	32,977	20,798	45,398	49,124	53,553	58.56	137.47
All other securities .....	36,536	35,189	71,882	59,532	43,626	3.83	1.94
Cash dividends declared.....	45,688	39,855	82,615	72,494	63,135	14.64	86.66
Common .....	45,688	39,855	82,615	72,494	63,135	14.64	86.66
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.06	2.90	63	3.33	2.92	77	3.29	2.85	82	3.75	3.27	79	4.14	4.19	45
Less: Interest expense .....	0.07	0.22	11	0.06	0.25	7	0.05	0.23	6	0.14	0.48	4	0.38	0.95	8
Equals: Net interest income (tax equivalent) .....	2.99	2.67	72	3.27	2.65	87	3.24	2.60	88	3.60	2.77	90	3.76	3.21	83
Plus: Non-interest income .....	1.06	0.96	61	1.20	1.11	61	1.19	1.04	64	1.36	1.21	62	1.37	0.90	78
Equals: adjusted operating income (tax equivalent) .....	4.04	3.67	75	4.47	3.82	84	4.44	3.70	87	4.96	4.04	86	5.12	4.16	80
Less: Overhead expense .....	1.75	2.17	20	2.05	2.24	40	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44
Less: Provision for credit losses .....	0.15	0.09	73	-0.06	-0.15	63	-0.01	-0.09	67	0.16	0.51	10	0.04	0.12	25
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0	98	0.01	0.01	78	0.01	0.01	74	0.04	0.02	70	0.01	0.01	72
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	14	0	0	48	0	0	80
Equals: Pretax net operating income (tax equivalent) .....	2.17	1.40	93	2.49	1.79	87	2.42	1.66	90	2.53	1.04	97	2.60	1.53	95
Less: Applicable income taxes (tax equivalent) .....	0.44	0.33	79	0.51	0.41	76	0.50	0.38	82	0.51	0.23	95	0.51	0.35	91
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income .....	1.73	1.06	94	1.98	1.36	87	1.92	1.26	93	2.02	0.81	98	2.09	1.19	96
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.73	1.06	94	1.98	1.35	87	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96
Memo: Net income (last four quarters) .....	1.79	1.12	93	2.06	1.25	91	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96
Net income-BHC and noncontrolling (minority) interest .....	1.73	1.07	94	1.98	1.37	87	1.92	1.27	93	2.02	0.83	98	2.09	1.19	96
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.72	92.97	63	93.68	93.15	56	93.82	93.08	58	92.92	92.32	58	93.23	93.22	46
Average interest-bearing funds / Average assets .....	56.81	60.12	38	57.20	62.32	31	57.36	61.99	32	56.55	64.06	20	58.82	70.66	12
Interest income (tax equivalent) / Average earning assets .....	3.26	3.12	59	3.55	3.14	73	3.51	3.06	78	4.03	3.55	79	4.44	4.49	47
Interest expense / Average earning assets .....	0.08	0.24	11	0.06	0.27	8	0.05	0.25	5	0.15	0.52	5	0.41	1.02	8
Net interest income (tax equivalent) / Average earning assets .....	3.19	2.88	69	3.49	2.85	86	3.46	2.80	88	3.88	3.01	89	4.03	3.45	83
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.75	4.01	88	5.01	4.05	88	5.10	4.01	90	5.13	4.27	88	5.53	4.98	82
Interest-bearing bank balances .....	0.41	0.42	45	0.11	0.11	48	0.13	0.14	39	0.52	0.27	91	1.99	2.26	38
Federal funds sold and reverse repos .....	1.13	0.58	79	0.56	0.26	83	0.54	0.25	80	1.01	0.68	75	2.70	2.02	81
Trading assets .....		0.52			0.42			0.45			0.60			0.49	
Total earning assets .....	3.15	3.09	53	3.42	3.11	68	3.38	3.04	71	3.91	3.51	73	4.35	4.47	41
Investment securities (tax equivalent) .....	2.12	1.85	75	2.40	1.80	88	2.26	1.77	85	2.78	2.25	84	3.07	2.74	79
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.21	1.22	46		1.28		0.26	1.14	7	3.50	1.75	91	4.91	2.54	95
Mortgage-backed securities .....	1.76	1.78	47	1.55	1.56	49	1.47	1.57	41	2.41	2.05	84	2.61	2.54	61
All other securities .....	2.82	2.82	54	2.83	2.91	49	2.80	2.81	55	2.94	3.24	41	3.70	3.80	52
Interest-bearing deposits .....	0.09	0.20	22	0.08	0.24	13	0.07	0.21	14	0.18	0.53	10	0.47	1.13	6
Time deposits of \$250K or more .....	0.28	0.50	17	0.55	0.76	30	0.47	0.66	31	1.06	1.42	21	1.30	2.13	3
Time deposits < \$250K .....	0.20	0.44	16	0.31	0.72	10	0.28	0.62	10	0.57	1.36	3	0.74	1.91	3
Other domestic deposits .....	0.12	0.17	42	0.08	0.17	25	0.07	0.15	24	0.21	0.36	21	0.61	0.86	32
Foreign deposits .....		0.25			0.12			0.14			0.42			2.53	
Federal funds purchased and repos .....	0.06	0.36	14	0.07	0.19	32	0.06	0.17	27	0.16	0.62	9	0.57	1.23	32
Other borrowed funds and trading liabilities .....	0.58	1.24	20		1.31		0	1.27	2	0.34	1.50	5	2.28	1.03	74
All interest-bearing funds .....	0.12	0.36	9	0.11	0.40	6	0.09	0.37	5	0.25	0.74	4	0.65	1.34	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	71,105		68,721		141,361		136,296		107,565						
Fiduciary activities income .....	19,559		16,991		36,144		29,531		28,401						
Service charges on deposit accounts - domestic .....	11,744		9,721		21,156		20,571		22,039						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	776		702		1,392		1,310		1,581						
Insurance activities revenue.....	585		579		1,093		876		978						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	0		0		0		0		0						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	13,159		18,460		33,646		44,143		18,737						
Other non-interest income.....	25,282		22,268		47,930		39,865		35,829						
Total overhead expenses .....	117,558		117,097		241,706		231,409		196,521						
Personnel expense.....	67,443		70,185		142,365		135,503		115,391						
Net occupancy expense.....	10,962		10,521		21,859		20,405		21,177						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	640		824		1,613		1,990		1,016						
Other operating expenses.....	38,513		35,567		75,869		73,511		58,937						
Fee income on mutual funds and annuities.....	341		310		593		552		584						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	1,510		1,518		1,519		1,469		1,345						
Average personnel expense per employee.....	44.66		46.24		93.72		92.24		85.79						
Average assets per employee.....	8,922.48		7,539.36		7,814.03		6,822.42		5,857.72						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.48	2.35	32	0.45	2.15	34	0.42	2.17	34	0.41	2.02	30	0.54	0.66	75
Overhead expenses / Net Interest Income + non-interest income .....	44.31	59.40	10	47.12	59.03	12	47.23	59.28	12	47.60	62.28	9	49.54	61.79	9
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.75	2.17	20	2.05	2.24	40	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44
Personnel expense.....	1	1.20	23	1.23	1.25	50	1.20	1.21	50	1.35	1.30	58	1.46	1.50	49
Net occupancy expense.....	0.16	0.22	21	0.18	0.24	21	0.18	0.23	26	0.20	0.26	20	0.27	0.32	32
Other operating expenses.....	0.58	0.72	34	0.64	0.73	44	0.65	0.72	47	0.75	0.94	44	0.76	0.76	51
Overhead less non-interest income .....	0.69	1.19	14	0.85	1.10	25	0.85	1.10	25	0.95	1.25	26	1.13	1.65	13
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	43.14	58.92	9	45.80	58.45	11	45.92	58.83	13	46.52	61.82	9	48.71	59.91	13
Personnel expense.....	24.75	32.65	16	27.45	33.10	22	27.04	32.93	21	27.24	32.36	24	28.60	34.17	19
Net occupancy expense.....	4.02	6.14	18	4.12	6.33	19	4.15	6.23	19	4.10	6.58	11	5.25	7.50	14
Other operating expenses.....	14.37	19.36	13	14.23	18.60	18	14.72	19.18	14	15.18	22.28	14	14.86	17.93	23
Total non-interest income .....	26.10	25.40	57	26.88	28.18	54	26.85	27.67	55	27.40	28.83	53	26.66	19.83	72
Fiduciary activities income .....	7.18	2.23	90	6.65	2.24	89	6.87	2.20	89	5.94	2.09	86	7.04	1.61	91
Service charges on domestic deposit accounts .....	4.31	3.45	61	3.80	3.19	61	4.02	3.27	62	4.14	3.27	65	5.46	3.21	86
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions.....	0.28	2.25	24	0.27	2.52	22	0.26	2.58	21	0.26	2.46	20	0.39	0.91	48
Insurance activities revenue.....	0.21	0.36	66	0.23	0.37	66	0.21	0.36	65	0.18	0.41	65	0.24	0.37	73
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees .....	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.22	16
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets .....	4.83	1.51	91	7.22	3.83	80	6.39	3.30	80	8.87	3.92	85	4.64	2.27	86
Other non-interest income.....	9.28	9.09	66	8.71	9.26	60	9.10	9.27	61	8.01	9.65	47	8.88	7.41	69
Overhead less non-interest income .....	17.05	32.73	10	18.92	29.94	19	19.06	30.52	17	19.12	31.93	17	22.05	39.47	8
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.26	21.22	9	15.52	21.54	7	15.49	21.18	9	15.90	18.63	26	16.22	21.51	16
Applicable income tax + TE / Pretax net operating income + TE .....	20.16	23.38	14	20.55	23.10	14	20.62	22.67	19	20.34	21.18	33	19.53	23.31	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	4,153,051	3,622,079	3,779,075	3,406,111	2,851,600	14.66	81.40	
Commercial and industrial loans .....	838,835	960,358	806,629	1,117,684	673,261	-12.65	71.76	
Loans to individuals .....	608,361	491,207	528,403	446,412	411,631	23.85	43.87	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	1,000			
Agricultural loans .....	90,207	95,212	97,991	94,864	103,640	-5.26	16.63	
Other loans and leases .....	214,574	197,548	214,684	189,931	182,065	8.62	19.42	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	5,905,028	5,366,404	5,426,782	5,255,002	4,223,197	10.04	70.78	
Less: Allowance for loan and lease losses .....	71,932	62,138	63,465	66,534	52,499	15.76	51.72	
Net loans and leases .....	5,833,096	5,304,266	5,363,317	5,188,468	4,170,698	9.97	71.05	
Debt securities that reprice or mature in over 1 year .....	5,975,396	5,276,512	6,309,005	4,103,429	3,214,221	13.25	116.75	
Mutual funds and equity securities .....	4,078	4,490	4,431	4,557	4,478	-9.18	-8.40	
Subtotal .....	11,812,570	10,585,268	11,676,753	9,296,454	7,389,397	11.59	91.40	
Interest-bearing bank balances .....	222,899	654,531	323,535	517,971	47,920	-65.95	306.79	
Federal funds sold and reverse repos .....	0	0	0	0	3,150		-100.00	
Debt securities that reprice or mature within 1 year .....	235,562	297,046	259,743	285,043	194,618	-20.70	15.87	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	12,271,031	11,536,845	12,260,031	10,099,468	7,635,085	6.36	90.74	
Non-interest-bearing cash and due from depository institutions .....	242,665	190,060	205,053	211,113	231,534	27.68	48.48	
Premises, fixed assets, and leases .....	149,280	147,656	149,764	142,269	131,023	1.10	20.76	
Other real estate owned .....	0	283	0	119	982	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	597,236	454,239	487,613	451,531	263,603	31.48	165.56	
Total assets .....	13,260,212	12,329,083	13,102,461	10,904,500	8,262,227	7.55	90.87	
Quarterly average assets .....	13,702,465	11,826,276	12,490,432	10,437,768	8,083,216	15.86	99.73	
Average loans and leases (YTD) .....	5,604,171	5,339,965	5,341,202	5,151,473	4,074,029	4.95	65.13	
<b>Memoranda</b>								
Loans held-for-sale .....	26,445	61,802	37,810	83,969	28,228	-57.21	44.30	
Loans not held-for-sale .....	5,878,583	5,304,602	5,388,972	5,171,033	4,194,969	10.82	70.92	
Real estate loans secured by 1–4 family .....	1,434,449	1,387,468	1,369,373	1,335,254	1,189,670	3.39	40.07	
Commercial real estate loans .....	2,469,161	2,049,323	2,192,698	1,918,620	1,529,686	20.49	120.55	
Construction and land development .....	926,463	550,928	749,048	553,959	446,055	68.16	145.74	
Multifamily .....	49,649	68,944	51,263	72,095	24,085	-27.99	71.19	
Nonfarm nonresidential .....	1,493,049	1,429,451	1,392,387	1,292,566	1,059,546	4.45	109.25	
Real estate loans secured by farmland .....	249,441	185,288	217,004	152,237	132,244	34.62	71.07	
Total investment securities .....	6,215,036	5,578,048	6,573,179	4,393,029	3,413,317	11.42	109.64	
U.S. Treasury securities .....	486,358	0	126,841	0	10,019		4500.00	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		-100.00	
Municipal securities .....	2,244,603	2,615,087	2,753,471	2,426,876	1,288,983	-14.17	46.53	
Mortgage-backed securities .....	3,379,730	2,925,153	3,624,568	1,961,596	2,109,607	15.54	156.38	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	100,267	33,318	63,868	0	230	200.94	288.80	
Mutual funds and equity securities .....	4,078	4,490	4,431	4,557	4,478	-9.18	-8.40	
Available-for-sale securities .....	6,210,958	5,573,558	6,568,748	4,388,472	3,408,839	11.44	109.51	
U.S. Treasury securities .....	486,358	0	126,841	0	10,019		4500.00	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		-100.00	
Municipal securities .....	2,244,603	2,615,087	2,753,471	2,426,876	1,288,983	-14.17	46.53	
Mortgage-backed securities .....	3,379,730	2,925,153	3,624,568	1,961,596	2,109,607	15.54	156.41	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	100,267	33,318	63,868	0	230	200.94	288.80	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-506,981	172,769	125,638	215,691	85,451			
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0			
Structured notes, fair value .....	3,747,632	3,222,472	3,644,626	3,005,084	2,329,784	16.30	100.86	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,104,034	3,427,038	3,780,230	2,982,697	2,065,128	19.75	121.07
NOW, ATS and transaction accounts .....	3,689,277	3,184,784	3,576,185	2,836,714	2,454,610	15.84	91.06
Time deposits less brokered deposits < \$250K .....	300,847	317,136	310,071	323,240	304,547	-5.14	-16.07
MMDA and other savings accounts .....	2,888,286	2,699,391	2,748,658	2,380,955	1,664,055	7.00	112.09
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	10,982,444	9,628,349	10,415,144	8,523,606	6,488,340	14.06	99.40
Time deposits of \$250K or more .....	140,540	153,345	151,344	152,212	115,466	-8.35	18.12
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	747,311	549,969	650,099	430,093	381,356	35.88	126.92
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	0		
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	887,851	703,314	801,443	582,305	496,822	26.24	78.17
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	60,899	277,051	126,650	120,399	49,868	-78.02	12.74
Total liabilities .....	11,931,194	10,608,714	11,343,237	9,226,310	7,035,030	12.47	96.89
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,426	1,424	1,425	1,422	1,359	0.14	115.41
Common surplus .....	675,653	672,288	676,870	669,643	450,676	0.50	80.47
Retained earnings .....	1,052,453	910,171	981,675	836,729	707,656	15.63	120.68
Accumulated other comprehensive income .....	-400,514	136,486	99,254	170,396	67,506		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,329,018	1,720,369	1,759,224	1,678,190	1,227,197	-22.75	49.76
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,329,018	1,720,369	1,759,224	1,678,190	1,227,197	-22.75	49.76
Total liabilities and capital .....	13,260,212	12,329,083	13,102,461	10,904,500	8,262,227	7.55	90.87
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,104,035	3,427,038	3,780,230	2,982,697	2,065,128	19.75	121.07
Interest-bearing deposits .....	7,018,949	6,354,656	6,786,258	5,693,121	4,538,678	10.45	86.17
Total deposits .....	11,122,984	9,781,694	10,566,488	8,675,818	6,603,806	13.71	97.69
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,759,224	1,678,190	1,678,190	1,227,198	1,053,295		
Accounting restatements .....	0	0	0	-466	0		
Net income .....	116,466	113,297	227,562	202,032	164,812		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-1,217	2,647	7,230	6,766	7,563		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	8,008	0		
Changes incident to business combinations .....	0	0	0	220,273	0		
Less: Dividends declared .....	45,688	39,855	82,615	72,494	63,135		
Change in other comprehensive income .....	-499,767	-33,910	-71,143	102,889	64,662		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,329,018	1,720,369	1,759,224	1,678,190	1,227,197		

**Percent Composition of Assets**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	31.32	38.78	31	29.38	36.32	31	28.84	36.25	31	31.24	36.22	34	34.51	52.67	11
Commercial and industrial loans .....	6.33	11.05	23	7.79	12.25	22	6.16	10.76	23	10.25	13.52	31	8.15	11.45	40
Loans to individuals .....	4.59	3.52	69	3.98	3.48	66	4.03	3.36	67	4.09	3.40	66	4.98	2.71	79
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0.01	0	91
Agricultural loans.....	0.68	0.19	86	0.77	0.21	86	0.75	0.18	90	0.87	0.19	90	1.25	0.53	79
Other loans and leases.....	1.62	4.45	26	1.60	4.22	28	1.64	4.47	25	1.74	4.63	25	2.20	1.08	77
Net loans and leases.....	43.99	61.60	12	43.02	59.81	10	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4
Debt securities over 1 year.....	45.06	19.46	97	42.80	17.61	98	48.15	19.46	98	37.63	15.55	98	38.90	13.66	97
Mutual funds and equity securities .....	0.03	0.05	53	0.04	0.06	54	0.03	0.06	55	0.04	0.05	58	0.05	0.06	63
Subtotal .....	89.08	82.34	82	85.86	78.32	82	89.12	79.22	90	85.25	78.16	76	89.44	86.76	70
Interest-bearing bank balances .....	1.68	4.59	27	5.31	9.11	28	2.47	8.50	12	4.75	7.51	33	0.58	2.97	17
Federal funds sold and reverse repos .....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0.04	0.03	83
Debt securities 1 year or less .....	1.78	1.68	65	2.41	1.53	73	1.98	1.56	70	2.61	1.68	78	2.36	2.10	65
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	92.54	90.95	68	93.57	91.43	74	93.57	91.77	72	92.62	91.05	68	92.41	92.39	53
Non-interest cash and due from depository institutions.....	1.83	1.01	92	1.54	1.01	88	1.56	0.82	96	1.94	1.07	94	2.80	1.14	97
Other real estate owned.....	0	0.01	11	0	0.02	29	0	0.01	9	0	0.02	17	0.01	0.04	42
All other assets.....	5.63	7.97	23	4.88	7.50	21	4.86	7.35	20	5.45	7.82	22	4.79	6.41	27
<b>Memoranda</b>															
Short-term investments .....	3.46	7.68	30	7.72	12.01	31	4.45	11.47	19	7.36	11.17	34	2.97	5.36	34
U.S. Treasury securities.....	3.67	1.96	79	0	1.08	12	0.97	1.47	61	0	0.84	17	0.12	0.29	69
US agency securities (excluding mortgage-backed securities) .....	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	1.25	8
Municipal securities .....	16.93	1.75	98	21.21	1.72	99	21.01	1.73	99	22.26	1.69	99	15.60	2.58	98
Mortgage-backed securities .....	25.49	13.68	89	23.73	12.97	89	27.66	14.14	91	17.99	11.75	79	25.53	9.38	97
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities .....	0.76	0.52	66	0.27	0.52	51	0.49	0.53	61	0	0.42	10	0	0.53	30
Loans held-for-sale.....	0.20	0.35	60	0.50	0.42	71	0.29	0.55	58	0.77	0.52	73	0.34	0.39	70
Loans held for investment .....	44.33	61.41	12	43.03	59.85	10	41.13	58.06	12	47.42	61.72	14	50.77	72.01	6
Real estate loans secured by 1–4 family .....	10.82	12.26	44	11.25	11.69	50	10.45	11.46	48	12.24	11.91	51	14.40	16.02	51
Revolving .....	1.04	1.49	46	0.88	1.45	41	0.89	1.42	44	0.91	1.66	37	0.94	2.24	29
Closed-end, secured by first liens .....	9.30	10.40	46	9.93	9.84	55	9.12	9.67	50	10.86	9.81	57	12.82	13.07	58
Closed-end, secured by junior liens .....	0.48	0.18	87	0.44	0.20	85	0.45	0.17	88	0.48	0.22	86	0.64	0.37	78
Commercial real estate loans .....	18.62	24.34	36	16.62	22.48	32	16.74	22.69	32	17.59	22.22	35	18.51	33.26	11
Construction and land development .....	6.99	3.75	81	4.47	3.35	67	5.72	3.34	80	5.08	3.40	74	5.40	5	59
Multifamily.....	0.37	3.69	10	0.56	3.31	15	0.39	3.57	11	0.66	3.12	17	0.29	4.76	5
Nonfarm nonresidential .....	11.26	15.50	36	11.59	14.81	36	10.63	14.57	35	11.85	14.72	38	12.82	21.85	15
Real estate loans secured by farmland.....	1.88	0.35	90	1.50	0.34	90	1.66	0.30	93	1.40	0.33	86	1.60	0.95	76

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	70.33	62.08	57	67.50	59.66	57	69.64	61.05	59	64.82	57.15	58	67.52	72.74	36
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	24.29	20.31	63	25.85	19.82	68	25.23	19.86	67	25.41	19.43	68	28.17	22.29	68
Real estate loans secured by 1–4 family.....	2.33	2.40	52	2.02	2.42	48	2.15	2.43	51	1.88	2.64	42	1.84	3.13	39
Revolving .....	21.97	17.67	71	23.84	17.22	75	23.09	17.24	73	23.53	16.59	79	26.33	18.71	76
Closed-end.....	41.81	38.23	51	38.19	36.54	49	40.41	37.86	50	36.51	34.63	48	36.22	46.16	26
Construction and land development.....	15.69	5.97	93	10.27	5.50	82	13.80	5.65	92	10.54	5.26	86	10.56	6.97	74
1–4 family.....	5.48	1.34	96	3.99	1.11	93	4.89	1.18	95	3.94	0.93	94	4.22	1.47	91
Other.....	10.21	4.56	90	6.28	4.33	69	8.91	4.40	87	6.60	4.19	76	6.34	5.34	62
Multifamily.....	0.84	5.72	9	1.28	5.34	14	0.94	5.78	10	1.37	4.96	16	0.57	6.42	5
Nonfarm nonresidential .....	25.28	24.64	51	26.64	24.14	52	25.66	24.56	50	24.60	22.93	50	25.09	30.59	23
Owner-occupied.....	15.37	8.28	84	15.36	8.14	86	15.13	8.29	84	14.21	7.68	86	14.27	10.68	78
Other.....	9.91	16.13	31	11.28	15.71	31	10.53	15.94	31	10.38	14.95	33	10.82	19.36	14
Real estate loans secured by farmland.....	4.22	0.59	95	3.45	0.59	92	4	0.54	94	2.90	0.54	91	3.13	1.38	79
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0.02	0	92
Commercial and industrial loans .....	14.21	18.46	39	17.90	20.98	47	14.86	18.86	43	21.27	22.17	49	15.94	16.16	55
Loans to individuals .....	10.30	6.27	75	9.15	6.28	72	9.74	6.24	74	8.49	6.13	71	9.75	4	81
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	1.53	0.32	89	1.77	0.37	90	1.81	0.34	90	1.81	0.32	91	2.45	0.78	82
Other loans and leases.....	3.63	8.30	36	3.68	8.03	36	3.96	8.75	39	3.61	9.09	34	4.31	1.48	84
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	277.17	407.54	28	270.10	383.17	27	266.23	391.81	26	268.57	381.27	28	271.52	493.53	8
Real estate loans secured by 1–4 family.....	95.73	130.40	33	103.46	124.52	40	96.47	126.06	36	105.28	125.03	42	113.28	151.03	38
Revolving .....	9.16	15.55	39	8.07	15.53	35	8.21	15.44	36	7.80	17.42	31	7.39	21.25	24
Closed-end.....	86.57	113.22	37	95.39	107.53	45	88.26	108.85	40	97.48	106.14	48	105.89	127.10	46
Commercial real estate loans .....	164.79	254.23	28	152.82	238.21	29	154.47	245.88	29	151.28	234.65	30	145.65	311.74	9
Construction and land development.....	61.83	38.88	75	41.08	35.52	60	52.77	35.95	70	43.68	35.62	62	42.47	46.63	51
1–4 family.....	21.59	8.60	84	15.95	7.06	80	18.70	7.42	83	16.34	6.34	82	16.96	9.52	81
Other.....	40.24	29.76	66	25.13	28.07	47	34.07	28.11	60	27.33	28.16	52	25.51	35.90	37
Multifamily.....	3.31	39.14	6	5.14	34.78	12	3.61	38.66	6	5.68	32.74	14	2.29	44.76	5
Nonfarm nonresidential .....	99.64	162.28	28	106.59	157.17	30	98.09	158.05	29	101.92	155.06	32	100.89	206.64	11
Owner-occupied.....	60.58	54.20	58	61.46	52.65	61	57.83	52.99	58	58.90	52.37	60	57.38	71.54	38
Other.....	39.06	106.54	19	45.13	102.08	23	40.27	102.54	22	43.02	100.54	25	43.51	130.65	8
Real estate loans secured by farmland.....	16.65	3.62	89	13.82	3.59	87	15.29	3.22	90	12	3.44	85	12.59	8.66	72
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0.10	0.01	91
Commercial and industrial loans .....	55.98	115.10	21	71.61	127.07	21	56.83	114.45	21	88.13	139.91	25	64.11	106.70	32
Loans to individuals .....	40.60	35.52	65	36.63	35.29	64	37.23	34.55	64	35.20	37.47	62	39.19	24.83	76
Credit card loans .....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	6.02	1.81	86	7.10	2.01	86	6.90	1.86	86	7.48	1.88	87	9.87	4.86	78
Other loans and leases.....	14.32	50.19	24	14.73	46.75	28	15.12	51.06	25	14.98	49.54	25	17.34	10.25	74
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	26.85	30.64	41	23.47	28.84	36	25.76	30.07	41	22.91	27.32	37	22.48	35.38	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	105.80	203.71	23	93.91	187.37	21	98.47	195.33	22	94.91	183.76	23	90.38	239.13	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	166.38	261.50	29	155.37	244.59	29	156.30	252.85	29	153.81	240.85	29	147.76	315.15	8

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	3.46	7.68	30	7.72	12.01	31	4.45	11.47	19	7.36	11.17	34	2.97	5.36	34
Liquid assets .....	32.67	25.39	72	30.58	28.17	58	32.67	29.03	59	24.67	26.22	53	29.07	16.28	89
Investment securities .....	46.87	21.68	97	45.24	19.64	98	50.17	21.63	98	40.29	17.85	98	41.31	16.41	95
Net loans and leases .....	43.99	61.60	12	43.02	59.81	10	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4
Net loans, leases and standby letters of credit .....	44.28	62.44	12	43.34	60.62	10	41.22	59.49	11	47.95	62.48	13	50.94	72.78	4
Core deposits .....	82.82	75.64	74	78.09	74.75	50	79.49	75.71	55	78.17	70.67	67	78.53	71.61	74
Noncore funding .....	6.70	10.86	40	5.70	10.89	34	6.12	10.30	39	5.34	14.13	20	6.01	14.61	17
Time deposits of \$250K or more .....	1.06	1.54	41	1.24	1.81	40	1.16	1.58	45	1.40	2.11	40	1.40	4.33	10
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	5.64	1.20	89	4.46	1.20	87	4.96	1.23	87	3.94	1.47	82	4.62	0.77	93
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	5.64	0.50	97	4.46	0.52	94	4.96	0.54	96	3.94	0.54	93	4.58	0.75	94
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	1.63	9	0	0.99	12	0	1	11	0	1.24	7	0	2.75	7
Earning assets that reprice within 1 year .....	14.74	36.16	6	18.20	38.93	9	15.41	37.37	6	18.12	39.38	7	16.75	33.16	10
Interest-bearing liabilities that reprice within 1 year .....	2.79	6.49	24	3.23	7.04	21	2.94	6.39	24	3.61	8.20	19	4.28	18.54	4
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year .....	11.94	28.22	14	14.97	30.25	18	12.47	29.65	13	14.52	29.11	19	12.47	13.71	42
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	3.64	3.09	57	-2.35	-1.82	52	1.87	-2.33	61	-2.37	3.20	34	3.40	10.70	25
Net short-term noncore funding dependence .....	3.47	-1.79	72	-2.49	-8.21	68	1.69	-7.71	77	-2.59	-4.76	54	3.18	5.88	36
Short-term investment / Short-term noncore funding .....	52.79	166.36	25	138.34	284.81	31	74.78	273.46	22	142.73	184.19	49	51.13	78.10	57
Liquid assets - short-term noncore funding / Nonliquid assets .....	38.79	28.61	72	36.01	34.02	57	39.67	36.68	60	25.91	28.18	55	32.79	6.90	89
Net loans and leases / Total deposits .....	52.44	76.80	9	54.23	74.66	9	50.76	72.79	10	59.80	79.43	11	63.16	90.96	6
Net loans and leases / Core deposits .....	53.11	82.80	6	55.09	81.17	7	51.50	78.25	7	60.87	88.34	7	64.28	102.55	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-6.37			0.84			0.12			1.57			0.36		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-35.54	-13.54	4	13.51	1.94	98	9.27	-0.25	98	17.95	4.31	98	8.56	1.28	97
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities .....	99.93	74.56	91	99.92	84.66	84	99.93	83.77	87	99.90	87.23	84	99.87	91.33	69
U.S. Treasury securities .....	7.83	9.26	57	0	5.52	12	1.93	6.70	45	0	4.72	16	0.29	2.07	63
US agency securities (excluding mortgage-backed securities) .....	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	8.16	7
Municipal securities .....	36.12	8	93	46.88	8.87	96	41.89	8.22	94	55.24	9.83	97	37.76	15.40	91
Mortgage-backed securities .....	54.38	63.23	35	52.44	66.59	28	55.14	66.54	32	44.65	66.64	17	61.81	57.07	51
Asset-backed securities .....	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities .....	1.61	3.01	53	0.60	3.17	43	0.97	3.08	45	0	3.01	9	0.01	3.73	30
Mutual funds and equity securities .....	0.07	0.28	43	0.08	0.32	46	0.07	0.29	41	0.10	0.35	42	0.13	0.49	50
Debt securities 1 year or less .....	3.79	8.89	37	5.33	8.69	44	3.95	7.78	43	6.49	10.55	42	5.70	13.55	35
Debt securities 1 to 5 years .....	44.73	20.02	88	46.36	17.05	90	47.92	18.25	90	49.80	17.03	92	64.13	23.43	95
Debt securities over 5 years .....	51.41	68.75	19	48.23	72.17	18	48.06	71.11	17	43.61	69.86	17	30.04	58.63	15
Pledged securities .....	60.30	30.80	86	57.77	33.87	80	55.45	32.26	83	68.41	35.67	89	68.26	43.76	78
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-51.82	-31.70	34	115.36	51.37	81	-27.36	27.98	12	226.84	183.32	68	-3.11	32.84	33
Investment securities .....	11.42	21.19	43	35.43	33.34	61	49.63	31.36	75	28.70	23.62	68	8.06	4.80	63
Core deposits .....	14.06	9.58	69	19.92	16.88	70	22.19	16.94	74	31.37	26.88	72	7	9.96	43
Noncore funding .....	26.24	10.50	72	21.76	-23.76	93	37.63	-14.79	94	17.21	-12.18	83	-15.08	4.16	25

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	1,893,137	1,725,774	1,703,269	1,698,467	1,145,979
Commit: Secured commercial real estate loans .....	800,304	594,956	711,571	433,401	270,946
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	37,986	39,655	37,548	40,050	38,364
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	200,929	308,879	201,973	400,906	125,915
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	0	0	0	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec) .....	14.28	24.48	15	14	22.45	20	13	22.78	15	15.58	22.01	27	13.87	16.97
Standby letters of credit .....	0.29	0.66	35	0.32	0.67	36	0.29	0.65	34	0.37	0.71	37	0.46	0.36
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.47
Derivative contracts .....	1.52	44.65	14	2.51	49.75	15	1.54	46.30	12	3.68	48.62	12	1.52	2.95
Interest rate contracts .....	1.52	32.11	14	2.51	35.96	15	1.54	32.46	12	3.68	34.36	15	1.52	2.87
Interest rate futures and forward contracts .....	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	0.08
Written options contracts (interest rate) .....	1.52	1.58	76	2.51	1.82	78	1.54	1.41	74	3.68	2.18	82	1.52	0.13
Purchased options contracts (interest rate) .....	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	0.02
Interest rate swaps .....	0	21.90	4	0	20.67	4	0	20.49	4	0	20.83	3	0	2.19
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	0.47
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	0.47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.48
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.48
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0.49
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	0.48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.49
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.48
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.49
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....	33.78	46.07	38	32.32	42.93	48	31.89	44.98	42	32.97	42.82	51	28.13	24.81
														63

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	200,929	308,879	201,973	400,906	125,915
Interest rate contracts .....	200,929	308,879	201,973	400,906	125,915
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	200,929	308,879	201,973	400,906	125,915
Exchange-traded.....	99,429	143,879	85,973	198,000	78,500
Over-the-counter.....	101,500	165,000	116,000	202,906	47,415
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	200,929	308,879	201,973	400,906	125,915
Interest rate contracts .....	200,929	308,879	201,973	400,906	125,915
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	0	0	0	0	0
One year or less .....	0	0	0	0	0
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	231	376	147	1,560	152
Gross positive fair value.....	2,088	4,552	2,236	7,601	886
Held for trading.....	0	0	0	0	0
Non-traded.....	2,088	4,552	2,236	7,601	886
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards .....	0	9.78	8	0	12.57	8	0	11.16	7	0	14.05	7	0	14.06	16
Written options .....	100	5.78	98	100	7.49	98	100	6.28	98	100	8.18	98	100	11.73	97
Exchange-traded .....	49.48	0.15	99	46.58	0.11	99	42.57	0.12	99	49.39	0.14	99	62.34	0	98
Over-the-counter .....	50.52	5.46	97	53.42	7.20	98	57.43	5.96	97	50.61	7.73	96	37.66	10.84	85
Purchased options .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	2.45	35
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	2.28	36
Swaps .....	0	74.97	3	0	71.23	3	0	74.26	3	0	68.76	3	0	64.61	7
Held for trading .....	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts .....	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts .....	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	0	93.09	1	0	91.87	1	0	92.53	1	0	91.48	1	0	80.07	1
One year or less .....	0	31.78	5	0	28.05	3	0	27.56	3	0	32.05	4	0	15.20	15
Over 1 year to 5 years .....	0	24.76	6	0	26.03	5	0	27.01	5	0	27.06	3	0	22.92	14
Over 5 years .....	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	34.12	11
Gross negative fair value (absolute value) .....	0.11	1.56	10	0.12	1.25	10	0.07	0.98	10	0.39	1.55	23	0.12	1.30	16
Gross positive fair value .....	1.04	1.74	37	1.47	1.68	42	1.11	1.34	39	1.90	2.23	46	0.70	1.14	36
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.07	9	0	0.05	9	0	0.04	9	0	0.07	10	0	0	68
Gross positive fair value (X) .....	0	0.08	12	0	0.07	15	0	0.05	15	0.01	0.09	16	0	0	71
Held for trading (X) .....	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X) .....	0	0.02	33	0	0.01	40	0	0.01	35	0.01	0.02	48	0	0	76
Current credit exposure (X) .....	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.01	18
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.10	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	63,465	66,534	66,534	52,499	51,202
Gross losses .....	934	966	5,507	5,314	4,127
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,551	1,037	4,526	2,241	2,459
Net losses .....	-617	-71	981	3,073	1,668
Provision for loan and lease losses .....	7,850	-4,467	-2,088	16,049	2,965
Adjustments .....	0	0	0	1,059	0
Ending balance .....	71,932	62,138	63,465	66,534	52,499
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.12	0.08	69	-0.08	-0.14	55	-0.02	-0.09	64	0.16	0.51	10	0.04	0.12
Provision for loan and lease losses / Average loans and leases .....	0.28	0.14	79	-0.17	-0.25	52	-0.04	-0.16	64	0.31	0.82	14	0.07	0.16
Provision for loan and lease losses / Net loan and lease losses .....	-1,272.29	198.72	6	6,291.55	77.32	95	-212.84	-105.48	31	522.26	487.86	70	177.76	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.22	1.17	60	1.17	1.39	33	1.18	1.23	47	1.29	1.58	33	1.25	0.94
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.15	60	1.16	1.37	35	1.17	1.20	48	1.27	1.55	33	1.24	0.93
Allowance for loan and lease losses / Net loans and leases losses (X) .....	28.67				15.27		64.69	21.39	88	21.65	11.58	83	31.47	17.18
Allowance for loan and lease losses / Nonaccrual assets .....	282.35	413.77	43	208.62	318.67	38	200.56	364.13	30	156.11	299.17	22	213.54	315.75
ALLL / 90+ days past due + nonaccrual loans and leases .....	282.10	319.24	53	208.62	260.68	47	200.51	287.08	39	155.70	244.34	30	212.22	283.41
Gross loan and lease losses / Average loans and leases .....	0.03	0.16	21	0.04	0.22	10	0.10	0.19	38	0.10	0.34	18	0.10	0.16
Recoveries / Average loans and leases .....	0.06	0.07	49	0.04	0.08	34	0.08	0.08	60	0.04	0.07	34	0.06	0.05
Net losses / Average loans and leases .....	-0.02	0.08	6	0	0.13	13	0.02	0.11	23	0.06	0.27	18	0.04	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0.49
Recoveries / Prior year-end losses .....	28.16	23.25	68	19.51	16.12	70	85.17	34.67	91	54.30	33.98	82	55.31	41.80
Earnings coverage of net loan and lease losses (X) .....	-237.57	-9.51	12	-1,844.49	4.52	2	275.11	39.72	94	84.09	22.91	89	120.50	22.46
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.01	-0.01	36	0	0.03	28	-0.04	0.02	10	0.03	0.04	57	0.03	0.02
Real estate loans secured by 1–4 family .....	0.02	-0.02	92	0	-0.01	70	0	-0.02	67	0.02	0.01	67	0.02	0.02
Revolving .....	0	-0.08	75	-0.02	-0.05	39	-0.01	-0.07	55	-0.03	0.01	23	0.03	0.02
Closed-end .....	0.02	-0.02	91	0	-0.01	75	0	-0.01	73	0.02	0	76	0.01	0.02
Commercial real estate loans .....	-0.03	0	12	-0.01	0.05	16	-0.06	0.04	3	0.05	0.07	57	0.04	0.02
Construction and land development .....	0.02	-0.02	93	0	0	49	0	0	51	0	0	59	-0.01	-0.02
1–4 family .....	0.02	0	95	0	0	57	0	0	57	0	0	59	0	0.54
Other .....	0	-0.01	71	0	-0.01	42	0	0	48	0	0	57	-0.01	-0.02
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	-0.01	0	12	0	0.56
Nonfarm nonresidential .....	-0.06	0	8	-0.01	0.07	13	-0.09	0.05	3	0.08	0.11	57	0.06	0.03
Owner-occupied .....	0.01	0	88	0	0.01	46	-0.04	0.01	3	0.04	0.02	80	0.07	0.01
Other .....	-0.07	0	5	-0.01	0.06	11	-0.05	0.04	3	0.03	0.08	55	-0.01	0.01
Real estate loans secured by farmland .....	0	0	55	-0.01	-0.01	16	-0.05	0	11	-0.10	0.02	4	0.11	0.01
Commercial and industrial loans .....	-0.08	0.10	10	-0.03	0.20	13	-0.07	0.17	6	0.11	0.47	22	-0.01	0.27
Loans to individuals .....	0.02	0.65	4	0.07	0.78	7	0.05	0.71	6	0.11	1.13	8	0.10	0.74
Credit card loans .....		1.99			2.18			1.84			2.92			1.89
Agricultural loans .....	-0.24	0.01	5	-0.01	0.03	17	2.70	0.02	98	0.36	0.19	82	0.16	0.02
Loans to foreign governments and institutions .....		0			0			0			0			
Other loans and leases .....	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0.13	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		3,791		5,847		4,484		5,680		5,969					
90+ days past due loans and leases .....		23		0		8		111		153					
Nonaccrual loans and leases.....		25,476		29,785		31,644		42,621		24,585					
Total past due and nonaccrual loans and leases.....		29,290		35,632		36,136		48,412		30,707					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		2,243		7,095		6,722		7,407		4,791					
Total restructured loans and leases .....		2,243		7,095		6,722		7,407		4,791					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		20		23		21		24		27					
Other real estate owned.....		0		283		0		119		982					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.06	0.32	14	0.11	0.27	26	0.08	0.32	12	0.11	0.39	10	0.14	0.31	25
90+ days past due loans and leases .....	0	0.09	24	0	0.10	10	0	0.10	21	0	0.12	26	0	0.03	46
Nonaccrual loans and leases.....	0.43	0.38	63	0.56	0.58	55	0.58	0.46	73	0.81	0.66	68	0.58	0.48	70
90+ days past due and nonaccrual loans and leases.....	0.43	0.53	51	0.56	0.73	45	0.58	0.62	54	0.81	0.85	55	0.59	0.54	66
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured.....	0.04	0.09	39	0.13	0.12	59	0.12	0.10	64	0.14	0.13	62	0.11	0.07	74
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.06	0.32	14	0.11	0.27	26	0.08	0.32	12	0.11	0.40	10	0.14	0.31	25
90+ days past due assets .....	0	0.10	21	0	0.10	9	0	0.10	19	0	0.12	24	0	0.03	46
Nonaccrual assets .....	0.43	0.39	63	0.56	0.59	55	0.58	0.47	73	0.81	0.67	67	0.58	0.48	70
30+ days past due and nonaccrual assets .....	0.50	0.88	30	0.66	1.04	35	0.67	0.97	36	0.92	1.29	37	0.73	0.87	48
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.19	0.32	30	0.24	0.43	25	0.24	0.36	35	0.39	0.52	38	0.30	0.39	38
90+ days past due and nonaccrual assets + other real estate owned .....	0.19	0.34	27	0.24	0.46	21	0.24	0.37	30	0.39	0.55	36	0.31	0.45	36
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.19	0.38	24	0.24	0.52	18	0.24	0.41	30	0.39	0.60	29	0.31	0.56	26
Allowance for loan and lease losses .....	35.44	57.44	33	48.43	67.93	36	49.89	62.64	49	64.27	66.66	51	48.75	92.08	28
Equity capital + allowance for loan and lease losses .....	1.82	3.52	30	1.69	4.43	15	1.74	3.60	21	2.45	4.97	25	2	4.77	19
Tier 1 capital + allowance for loan and lease losses .....	1.70	3.97	21	2.24	5.28	16	2.23	4.30	22	3.37	6.05	25	2.44	5.30	20
Loans and leases + other real estate owned .....	0.43	0.63	42	0.56	0.88	31	0.58	0.71	48	0.81	0.97	43	0.61	0.78	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.06	0.26	17	0.09	0.24	29	0.08	0.26	21	0.09	0.39	16	0.11	0.28	19
	90+ days past due .....		0	0.11	33	0	0.12	15	0	0.12	15	0	0.16	31	0	0.03	24
	Nonaccrual.....		0.43	0.45	58	0.68	0.65	62	0.55	0.52	64	1.06	0.76	76	0.69	0.45	81
Commercial and industrial	30–89 days past due .....		0.07	0.28	20	0.22	0.17	70	0.10	0.24	33	0.13	0.23	47	0.30	0.22	71
	90+ days past due .....		0	0.03	17	0	0.02	16	0	0.04	38	0	0.03	41	0.02	0.02	72
	Nonaccrual.....		0.63	0.46	71	0.37	0.64	42	0.49	0.57	52	0.45	0.75	35	0.46	0.74	47
Individuals	30–89 days past due .....		0.09	0.70	16	0.08	0.55	18	0.11	0.63	20	0.18	0.83	15	0.17	0.60	28
	90+ days past due .....		0	0.07	43	0	0.07	18	0	0.09	38	0.01	0.14	44	0.01	0.02	69
	Nonaccrual.....		0.07	0.18	44	0.08	0.18	46	0.10	0.17	53	0.11	0.28	43	0.08	0.12	55
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0		0	0	50
	90+ days past due .....			0			0			0			0		0	0	50
	Nonaccrual.....			0.01			0			0			0		0	0	50
Agricultural	30–89 days past due .....		0.21	0.10	78	0.11	0.16	66	0.07	0.07	70	0.09	0.17	66	0.15	0.10	78
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual.....		0.53	0.36	76	1.11	0.69	76	5.02	0.70	89	1.13	0.49	82	1.33	0.80	79
Foreign governments	30–89 days past due .....			0			0.01			0.50			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.18			0.04			0.15			0.09				
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	0.04	0.18	48	0.02	0.28	54
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....		0.66	0.07	93	0	0.13	22	0.66	0.09	93	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.03	0.39	6	0.08	0.35	17	0.14	0.46	17	0.12	0.65	5	0.16	0.53	15
	90+ days past due .....	0	0.22	37	0	0.27	18	0	0.24	18	0	0.33	36	0	0.05	28
	Nonaccrual .....	0.52	0.61	52	0.43	0.82	30	0.61	0.71	50	0.66	0.89	47	0.63	0.55	66
Revolving	30–89 days past due .....	0.16	0.26	36	0	0.29	6	0	0.28	9	0	0.48	5	0.15	0.36	34
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual .....	0.85	1.15	68	0.10	1.05	16	0.89	1.18	65	0.42	1.13	32	0.23	0.34	43
Closed-end	30–89 days past due .....	0.02	0.42	9	0.09	0.36	19	0.15	0.49	22	0.13	0.65	6	0.16	0.56	18
	90+ days past due .....	0	0.25	38	0	0.29	18	0	0.26	18	0	0.38	37	0	0.05	29
	Nonaccrual .....	0.49	0.60	52	0.45	0.77	34	0.58	0.67	50	0.68	0.87	49	0.65	0.57	63
Junior lien	30–89 days past due .....	0	0.01	34	0	0.01	11	0.01	0.01	71	0.01	0.02	42	0.01	0.02	47
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	41
	Nonaccrual .....	0.01	0.02	40	0.01	0.04	24	0.01	0.03	35	0.01	0.04	29	0.01	0.03	45
Commercial real estate	30–89 days past due .....	0.06	0.16	38	0.06	0.14	41	0.04	0.15	32	0.08	0.26	35	0.07	0.15	41
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.02	34
	Nonaccrual .....	0.42	0.32	69	0.83	0.52	76	0.51	0.38	72	1.04	0.62	75	0.75	0.34	88
Construction and development	30–89 days past due .....	0.09	0.22	55	0	0.12	38	0.10	0.17	64	0.09	0.28	47	0.09	0.20	64
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual .....	0.11	0.16	62	0.28	0.36	69	0.09	0.20	60	0.69	0.41	81	0.62	0.18	84
1–4 family	30–89 days past due .....	0.05	0.02	79	0	0.02	33	0.06	0.02	81	0	0.03	28	0	0.05	33
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual .....	0.05	0.01	86	0.05	0.02	82	0.08	0.01	90	0.01	0.03	64	0	0.01	40
Other	30–89 days past due .....	0.04	0.17	60	0	0.07	45	0.04	0.13	64	0.09	0.22	55	0.09	0.12	77
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0.06	0.13	62	0.22	0.29	71	0.02	0.16	46	0.68	0.35	83	0.62	0.14	88
Multifamily	30–89 days past due .....	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.05	0.13	38	0.09	0.14	52	0.01	0.13	18	0.08	0.23	36	0.06	0.13	39
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual .....	0.62	0.39	75	1.09	0.66	77	0.76	0.45	78	1.24	0.80	72	0.82	0.36	83
Owner Occupied	30–89 days past due .....	0.05	0.04	61	0.04	0.04	58	0	0.04	10	0.08	0.07	64	0.04	0.06	47
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	40
	Nonaccrual .....	0.46	0.14	91	0.63	0.25	89	0.57	0.17	91	0.84	0.27	92	0.66	0.19	93
Other	30–89 days past due .....	0	0.08	14	0.05	0.09	58	0.01	0.08	40	0	0.14	11	0.02	0.05	59
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual .....	0.17	0.21	55	0.46	0.40	63	0.19	0.23	57	0.41	0.44	56	0.16	0.14	67
Farmland	30–89 days past due .....	0.17	0.11	76	0.45	0.11	87	0.13	0.10	75	0	0.11	30	0.11	0.21	64
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual .....	0.04	0.63	48	0.97	1.10	67	0.54	0.69	65	4.79	1.13	90	0.68	1.06	65
Credit card	30–89 days past due .....		1.02			0.63			0.81			0.95			0.87	
	90+ days past due .....		0.44			0.39			0.45			0.63			0.18	
	Nonaccrual .....		0.11			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	677,078	673,711	678,295	671,065	452,035										
Retained earnings .....	1,052,453	910,171	981,675	836,729	707,656										
Accumulated other comprehensive income (AOCI) .....	-400,514	136,486	99,254	170,396	67,506										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,329,017	1,720,368	1,759,224	1,678,190	1,227,197										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	303,083	304,998	303,966	306,065	161,971										
Accumulated other comprehensive income-related adjustments .....	-400,514	136,487	99,252	170,396	67,505										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,426,448	1,278,883	1,356,006	1,201,729	997,721										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,426,448	1,278,883	1,356,006	1,201,729	997,721										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,426,448	1,278,883	1,356,006	1,201,729	997,721										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	80,650	68,889	69,901	72,020	53,308										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	80,650	68,889	69,901	72,020	53,308										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	80,650	68,889	69,901	72,020	53,308										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,507,098	1,347,772	1,425,907	1,273,749	1,051,029										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	13,702,465	11,826,276	12,490,432	10,437,768	8,083,216										
Less: Deductions from common equity tier 1 capital .....	303,083	304,998	303,966	306,065	161,971										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	13,399,382	11,521,278	12,186,466	10,131,703	7,921,245										
Total risk-weighted assets .....	7,712,217	6,379,059	7,009,550	5,781,314	4,974,050										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	18.50	11.85	96	20.05	12.66	96	19.35	12.37	96	20.79	12.35	97	20.06	12.50	95
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	18.50	12.53	96	20.05	13.44	96	19.35	13.11	95	20.79	13.08	96	20.06	13.19	95
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	19.54	14.37	94	21.13	15.42	96	20.34	14.91	94	22.03	15.23	96	21.13	14.63	94
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	10.65	9.08	87	11.10	9.11	89	11.13	8.98	89	11.86	9.13	93	12.60	10.39	86
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		585			579			1,093			876			978		1.04	105.99
Other insurance activities income .....		585			579			1,093			876			978		1.04	105.99
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		32,820			31,990			32,404			31,584			15,299		2.59	381.51

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			40				
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income .....	0.21	0.36	66	0.23	0.37	66	0.21	0.36	65	0.18	0.41	65	0.24	0.37	73		
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			100				
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	2.19	12.13	15	2.39	11.54	17	2.28	12	14	2.49	11.03	19	1.46	11.53	15		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.77	0.64	0.66	0.87	0
Cost: Interest-bearing deposits.....	0.25	0.12	0.14	0.42	2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.37	0.26	0.20	5.18	
Commercial and industrial loans .....	0.61	1.03	0.79	0.64	2.35
Foreign governments and institutions .....	0	0	0	0	
<b>Growth Rates</b>					
Net loans and leases.....	11.61	-1.19	6.83	-2.40	-47.91
Total selected assets.....	18.50	3.19	9.48	2.04	-25.04
Deposits .....	-4.80	9.07	0.73	3.46	2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	1,517	3,381	84,553	85,123	83,525	-55.13	-94.39
Dividends .....	1,500	3,000	84,500	77,000	76,000	-50.00	-93.80
Interest .....	17	34	53	109	371	-50.00	88.89
Management and service fees .....	0	347	0	8,014	7,154	-100.00	-100.00
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	6,000	6,000	12,000	10,500	8,500	0.00	100.00
Dividends .....	6,000	6,000	12,000	10,500	8,500	0.00	100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	7,517	9,381	96,553	95,623	92,025	-19.87	-74.98
Securities gains (losses) .....	0	0	0	38	0		-100.00
Other operating income .....	49	49	98	297	411	0.00	-77.31
Total operating income .....	7,566	9,430	96,651	95,958	92,436	-19.77	-75.00
<b>Operating Expenses</b>							
Personnel expenses .....	3,300	2,810	7,374	13,795	11,963	17.44	-17.77
Interest expense .....	0	0	0	0	0		
Other expenses .....	1,985	3,068	5,261	5,599	4,755	-35.30	7.65
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	5,285	5,878	12,635	19,394	16,718	-10.09	-9.77
Income (loss) before taxes .....	2,049	3,633	84,143	76,475	75,718	-43.60	-91.60
Applicable income taxes (credit) .....	-1,505	-1,423	-2,978	-2,561	-2,138		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	3,554	5,056	87,121	79,036	77,856	-29.71	-86.15
Equity in undistributed income of subsidiaries .....	112,912	108,241	140,441	122,996	86,956	4.32	286.78
Bank subsidiaries .....	108,682	105,992	134,718	119,025	81,564	2.54	289.12
Nonbank subsidiaries .....	4,230	2,249	5,723	3,971	5,392	88.08	234.92
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	116,466	113,297	227,562	202,032	164,812	2.80	112.32
<b>Memoranda</b>							
Bank net income .....	110,182	108,992	219,218	196,025	157,564	1.09	111.36
Nonbank net income .....	10,230	8,249	17,723	14,471	13,892	24.02	139.97
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,202,481	89.72	1,598,314	91.51	1,590,561	88.93	1,525,331	1,083,399	-24.77	54.99
Common and preferred stock .....		1,202,481	89.72	1,598,314	91.51	1,590,561	88.93	1,525,331	1,083,399	-24.77	54.99
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		40,787	3.04	35,545	2.04	38,826	2.17	33,520	28,556	14.75	159.66
Common and preferred stock .....		40,787	3.04	35,545	2.04	38,826	2.17	33,520	28,556	14.75	159.66
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		2,256	0.17	2,536	0.15	2,489	0.14	3,132	6,297	-11.04	-73.82
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		89,097	6.65	105,860	6.06	152,361	8.52	136,664	125,074	-15.84	-13.10
Cash and due from unrelated depository institution .....		2	0	2	0	2	0	2	2	0.00	0.00
Premises, furnishings, fixtures and equipment .....		1,542	0.12	1,327	0.08	1,346	0.08	1,420	1,648	16.20	-27.13
Intangible assets .....		723	0.05	723	0.04	723	0.04	723	723	0.00	0.00
Other assets .....		3,333	0.25	2,314	0.13	2,264	0.13	1,039	1,053	44.04	335.69
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,340,221	100.00	1,746,621	100.00	1,788,572	100.00	1,701,831	1,246,752	-23.27	47.88
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		11,203	0.84	26,252	1.50	29,348	1.64	23,641	19,555	-57.33	-40.55
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		11,203	0.84	26,252	1.50	29,348	1.64	23,641	19,555	-57.33	-40.55
Equity Capital .....		1,329,018	99.16	1,720,369	98.50	1,759,224	98.36	1,678,190	1,227,197	-22.75	49.76
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,426	0.11	1,424	0.08	1,425	0.08	1,422	1,359	0.14	115.41
Common surplus .....		675,653	50.41	672,288	38.49	676,871	37.84	669,643	450,676	0.50	80.47
Retained earnings .....		1,052,453	78.53	910,171	52.11	981,675	54.89	836,729	707,656	15.63	120.68
Accumulated other comprehensive income .....		-400,514	-29.88	136,486	7.81	99,253	5.55	170,396	67,506		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		1,340,221	100.00	1,746,621	100.00	1,788,572	100.00	1,701,831	1,246,752	-23.27	47.88
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Profitability</b>																
Net income / Average equity capital .....	15.11	10.52	86	13.49	12.64	62	13.31	11.94	68	12.94	7.29	90	14.38	10.58	86	
Bank net income / Average equity investment in banks .....	16.01	11.07	86	14.07	12.37	65	14	11.80	74	14.07	7.45	90	15.22	10.85	87	
Nonbank net income / Average equity investment in nonbanks .....	51.54	10.05	95	47.92	13.40	89	49.44	13.12	93	46.23	9.75	93	54.06	12.07	90	
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			15.16		
Bank net income / Parent net income .....	94.60	98.83	20	96.20	96.24	26	96.33	96.79	25	97.03	88.16	24	95.60	103.77	11	
Nonbank net income / Parent net income .....	8.78	2.55	83	7.28	3.10	81	7.79	3.40	80	7.16	3.59	82	8.43	1.08	92	
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34			92.33		
<b>Leverage</b>																
Total liabilities / Equity capital .....	0.84	17.48	10	1.53	16.87	15	1.67	16.81	16	1.41	20.06	11	1.59	9.66	23	
Total debt / Equity capital .....	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	3.93	27	
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	7.99	13	
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	3.97	27	
Total debt / Equity capital – excess over fair value .....	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	3.93	27	
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	3.86	27	
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46	
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0	47	
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0	46	
Long-term debt / Consolidated long-term debt .....		39.62			39.10			39.86			34.67			14.37		
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	93.55	103.92	7	94.97	103.07	9	92.62	103.22	5	92.89	102.81	8	90.61	104.21	6	
Total investment in subs / Equity capital .....	93.55	109.01	4	94.97	108.26	6	92.62	108.40	2	92.89	110.16	3	90.61	104.48	5	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	-0.37	0.41	12	-0.38	0.25	12	-0.57	0.29	7	-0.59	0.47	12	-0.70	0.44	8	
Equity investment in subs – equity cap / Net income-div (X) .....		1.23			0.83			1.05			1.82			1.47		
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	17.96	126.15	11	23.94	138.64	9	104.79	152.85	29	107.46	136.59	38	118.77	153.39	46	
Cash from ops + noncash items + op expense / Op expense + dividend .....	17.28	116.54	19	22.24	130.64	10	110.92	154.48	34	112.64	147.24	39	125.47	152.31	48	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	12.66	92.87	18	28.36	103.17	21	117.20	98.54	70	113.16	134.08	49	130.96	105.99	78	
Pretax operating income + interest expense / Interest expense .....		1,457.38			1,479.01			1,835.33			2,016.32			17,211.14		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,417.74			1,667.11			1,770.77			1,539.23			2,481.22		
Dividends + interest from subsidiaries / Interest expense + dividends .....	16.45	140.52	14	22.67	153.06	8	116.87	174.12	33	120.85	150.43	44	134.43	196.13	44	
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	5.90	12.78	67	0	11.92	32	41.32	13.95	79	42.79	3.91	91	
Net income / Current part of long-term debt + preferred dividends (X) .....		28.68			41.77			47.61			35.64			71.69		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	6.65	3.32	74	4.84	3.64	64	7.32	3.44	76	6.94	3.85	75	8.72	1.59	93	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.36			0.21			0.17			0.10			0		
Nonaccrual .....		0.76			0.96			0.92			1.03			8.16		
Total .....		1.12			1.17			1.09			1.13			8.16		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50	
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.32	1.69	63	0.31	1.79	64	0.31	1.76	64	0.32	2.66	62	0.36	0.13	81	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49	

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	1,285.54	82.17	98	788.27	78.46	95	94.83	66.37	77	91.72	81.10	65	81.09	65.39	65
Dividends declared / Net income .....	39.23	34	57	35.18	25.30	71	36.30	28.27	66	35.88	42.29	40	38.31	25.65	71
Net income – dividends / Average equity.....	9.18	7.04	72	8.75	9.64	50	8.48	8.62	56	8.29	4.14	85	8.87	7.61	67
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	3.28	128.25	24	7.53	139.49	20	102.28	155.92	30	106.22	132.17	39	120.38	160.93	39
Dividends from nonbank subsidiaries .....	13.13	2.20	89	15.05	3.97	85	14.53	4.90	82	14.48	3.41	87	13.46	2.59	87
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....	16.42	168.66	17	22.58	193.08	10	116.81	203.53	27	120.70	174.85	35	133.84	209.89	42
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	1.36	43.08	20	2.75	36.56	19	38.55	45.96	37	39.28	60.28	32	48.23	45.88	52
Interest income from bank subsidiaries.....	0.02	0.13	63	0.03	0.11	66	0.02	0.11	63	0.06	0.36	58	0.24	0.09	83
Management and service fees from bank subsidiaries .....	0	0.85	38	0.32	0.90	78	0	0.88	38	4.09	1.47	80	4.54	0.47	90
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	1.38	46.71	14	3.10	38.35	14	38.57	51.33	36	43.42	62.88	33	53.01	48.40	55
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	58.65	45.98	63	72.74	54.17	61	67.71	62.63	52	72.56	56.39	60	61.19	76.61	30
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries .....	58.65	54.49	59	72.74	76.16	57	67.71	87.22	48	72.56	79.84	51	61.19	83.73	29
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			65.48	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	19.83	65.33	27	31.81	67.82	26	87.43	74.16	37	80.24	69.76	33	82.22	77.61	23
Interest income from bank subsidiaries.....	0.22	0.78	74	0.36	0.39	80	0.05	0.23	61	0.11	0.63	58	0.40	0.23	81
Management and service fees from bank subsidiaries .....	0	1.33	38	3.68	2.08	80	0	1.44	37	8.35	1.87	86	7.74	0.75	91
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries .....	20.05	75.26	19	35.85	81.78	19	87.48	83.13	28	88.71	82.20	31	90.36	94.06	20
Dividends from nonbank subsidiaries .....	79.30	3.28	96	63.63	2.67	94	12.42	3.07	87	10.94	1.95	88	9.20	1.13	91
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries .....	79.30	5.58	94	63.63	6.48	92	12.42	4.67	86	10.94	4.70	83	9.20	1.56	89
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			70.71	